

Company Name:	IHBC
NAIC Code:	47034
SERFF Tracking #:	NDPD-133642394
Market Segment:	Small Group

1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.

2 Market segment refers to Individual (which includes Catastrophic) or Small Group.

3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.

4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.

5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.

6 If the percentage changes (lowest and highest weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region.

7 Uses: Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).

8 The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).

9 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

10 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

11 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.

12 Percentage Rate Changes should be calculated using membership as of 3/31/2023.

13 This exhibit must be submitted as an Excel file and as a PDF file.

14 **The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-61 of Exhibit 13c.**

15 **The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024)**

Exhibit 14 Updated by DFS 3/20/2020 1

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: IHBC  
NAIC Code: 47034  
SERFF Tracking #: NDPD-133642394  
Market Segment: Small Group

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

- 1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
- 2 Market segment refers to Individual (which includes Catastrophic) or Small Group.
- 3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
- 4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
- 5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
- 6 If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).
- 7 The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
- 8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
- 11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.
- 13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-61 of Exhibit 13c.
- 14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

		Totals		\$294,932,903		46,581		26,788															
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Annualized Premiums as of	Total # of Members as of	Total # of Subscribers as of	DISTRIBUTION OF MEMBERS - Number of Members with Requested Percentage Rate Change at Renewal											Requested Percentage Rate Change			
						3/31/2023	3/31/2023	3/31/2023	Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Lowest	Highest	Weighted Avg	
Small Group	07/01/24	Bronze	2 -Buffalo Area	IDirect Bronze Blended HSAQ	IDirect Bronze Blended HSAQ	\$196,032	41	24	0	0	0	0	0	41	0	0	0	0	0	12.16%	12.48%	12.29%	
Small Group	07/01/24	Bronze	2 -Buffalo Area	IDirect Bronze Coinsurance HSAQ	IDirect Bronze Coinsurance HSAQ	\$325,335	68	46	0	0	0	0	0	68	0	0	0	0	0	10.81%	11.12%	10.96%	
Small Group	07/01/24	Bronze	2 -Buffalo Area	IDirect Bronze MV HSAQ	IDirect Bronze MV HSAQ	\$697,247	147	95	0	0	0	0	0	147	0	0	0	0	0	12.98%	13.31%	13.11%	
Small Group	07/01/24	Bronze	2 -Buffalo Area	Passport Plan Local Bronze HSAQ	Passport Plan Local Bronze HSAQ	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	12.98%	13.31%	13.11%	
Small Group	07/01/24	Bronze	2 -Buffalo Area	Passport Plan National Bronze HSAQ	Passport Plan National Bronze HSAQ	\$132,245	23	23	0	0	0	0	0	0	0	23	0	0	13.94%	14.26%	N/A		
Small Group	10/01/24	Platinum	2 -Buffalo Area	Choice Plus Platinum	Choice Plus Platinum	\$455,001	65	30	0	0	0	0	0	65	0	0	0	0	0	14.53%	14.75%	14.71%	
Small Group	10/01/24	Platinum	2 -Buffalo Area	FlexFit Platinum	FlexFit Platinum	\$14,930,637	2,039	1,100	0	0	0	0	0	2,039	0	0	0	0	0	18.31%	18.53%	18.40%	
Small Group	10/01/24	Platinum	2 -Buffalo Area	FlexFit Platinum Option 2	FlexFit Platinum Option 2	\$19,946,128	2,671	1,505	0	0	0	0	0	2,671	0	0	0	0	0	18.84%	19.06%	18.93%	
Small Group	10/01/24	Platinum	2 -Buffalo Area	Passport Plan Local Platinum	Passport Plan Local Platinum	\$874,666	117	51	0	0	0	0	0	0	117	0	0	0	0	20.70%	20.92%	20.82%	
Small Group	10/01/24	Platinum	2 -Buffalo Area	Passport Plan National Platinum	Passport Plan National Platinum	\$2,255,416	251	146	0	0	0	0	0	0	0	0	251	0	0	34.75%	34.95%	34.83%	
Small Group	10/01/24	Gold	2 -Buffalo Area	Activate Gold	Activate Gold	\$2,449,547	405	274	0	0	0	0	0	405	0	0	0	0	0	16.70%	16.96%	16.83%	
Small Group	10/01/24	Gold	2 -Buffalo Area	IDirect Gold Copay	Direct Gold Copay	\$3,305,516	519	334	0	0	0	0	0	519	0	0	0	0	0	16.56%	16.80%	16.66%	
Small Group	10/01/24	Gold	2 -Buffalo Area	IDirect Gold Copay HSAQ	Direct Gold Copay HSAQ	\$4,413,502	711	381	0	0	0	0	0	711	0	0	0	0	0	15.43%	15.69%	15.56%	
Small Group	10/01/24	Gold	2 -Buffalo Area	IDirect Gold Copay Option 2	IDirect Gold Copay Option 2	\$1,302,473	202	109	0	0	0	0	0	202	0	0	0	0	0	17.09%	17.33%	17.20%	
Small Group	10/01/24	Gold	2 -Buffalo Area	IDirect Gold Copay Option 3	IDirect Gold Copay Option 3	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.05%	16.29%	N/A	
Small Group	10/01/24	Gold	2 -Buffalo Area	Passport Plan Local Gold HSAQ	Passport Plan Local Gold HSAQ	\$192,706	32	21	0	0	0	0	0	32	0	0	0	0	0	17.53%	17.79%	17.65%	
Small Group	10/01/24	Gold	2 -Buffalo Area	Passport Plan National Gold HSAQ	Passport Plan National Gold HSAQ	\$636,261	89	52	0	0	0	0	0	0	0	89	0	0	31.24%	31.49%	31.35%		
Small Group	10/01/24	Gold	2 -Buffalo Area	Standard Healthy NY Gold	Standard Healthy NY Gold	\$2,116,456	377	244	0	0	0	0	0	377	0	0	0	0	0	13.93%	14.21%	14.06%	
Small Group	10/01/24	Silver	2 -Buffalo Area	Activate Silver	Activate Silver	\$69,228	13	10	0	0	0	0	0	13	0	0	0	0	0	14.47%	14.77%	14.59%	
Small Group	10/01/24	Silver	2 -Buffalo Area	Choice Plus Silver HSAQ	Choice Plus Silver HSAQ	\$268,177	50	39	0	0	0	0	0	50	0	0	0	0	0	10.97%	11.25%	11.08%	
Small Group	10/01/24	Silver	2 -Buffalo Area	IDirect Silver Coinsurance HSAQ	IDirect Silver Coinsurance HSAQ	\$1,459,823	277	174	0	0	0	0	0	277	0	0	0	0	0	13.22%	13.52%	13.35%	
Small Group	10/01/24	Silver	2 -Buffalo Area	IDirect Silver Copay	IDirect Silver Copay	\$2,381,829	417	256	0	0	0	0	0	383	34	0	0	0	0	14.89%	15.16%	15.01%	
Small Group	10/01/24	Silver	2 -Buffalo Area	IDirect Silver Copay HSAQ	IDirect Silver Copay HSAQ	\$11,624,284	2,065	1,159	0	0	0	0	0	2,065	0	0	0	0	0	14.47%	14.75%	14.60%	
Small Group	10/01/24	Silver	2 -Buffalo Area	Passport Plan Local Silver HSAQ	Passport Plan Local Silver HSAQ	\$43,047	8	3	0	0	0	0	0	8	0	0	0	0	0	16.29%	16.58%	16.41%	
Small Group	10/01/24	Silver	2 -Buffalo Area	Passport Plan National Silver HSAQ	Passport Plan National Silver HSAQ	\$515,284	81	40	0	0	0	0	0	0	0	0	81	0	0	30.17%	30.45%	30.29%	
Small Group	10/01/24	Silver	2 -Buffalo Area	IDirect Silver Copay Option 2	IDirect Silver Copay Option 2	\$5,119,971	917	559	0	0	0	0	0	917	0	0	0	0	0	18.93%	19.20%	19.05%	
Small Group	10/01/24	Bronze	2 -Buffalo Area	IDirect Bronze Blended HSAQ	IDirect Bronze Blended HSAQ	\$563,017	116	76	0	0	0	0	0	116	0	0	0	0	0	12.55%	12.87%	12.69%	
Small Group	10/01/24	Bronze	2 -Buffalo Area	IDirect Bronze Coinsurance HSAQ	IDirect Bronze Coinsurance HSAQ	\$640,331	132	88	0	0	0	0	0	132	0	0	0	0	0	11.19%	11.51%	11.32%	
Small Group	10/01/24	Bronze	2 -Buffalo Area	IDirect Bronze MV HSAQ	IDirect Bronze MV HSAQ	\$977,348	203	154	0	0	0	0	0	203	0	0	0	0	0	13.37%	13.70%	13.50%	
Small Group	10/01/24	Bronze	2 -Buffalo Area	Passport Plan Local Bronze HSAQ	Passport Plan Local Bronze HSAQ	\$4,955	1	1	0	0	0	0	0	1	0	0	0	0	0	14.34%	14.66%	14.47%	
Small Group	10/01/24	Bronze	2 -Buffalo Area	Passport Plan National Bronze HSAQ	Passport Plan National Bronze HSAQ	\$29,180	5	3	0	0	0	0	0	0	0	5	0	0	28.03%	28.32%	28.15%		